

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jennifer Renee Ballard  
 Debtor

Case No. 19-14930-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db	+Jennifer Renee Ballard, 3012 N. Ringgold St., Philadelphia, PA 19132-1328
cr	+Bayview Loan Servicing, LLC, A Delaware Limited Li, c/o KEVIN G. MCDONALD,
	701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14371381	+Bayview Loan Servicing LLC, c/o Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,
	King of Prussia, PA 19406-4702
14375187	+Bayview Loan Servicing, LLC, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C.,
	701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541
14371386	+Bridgecrest, PO Box 29018, Phoenix AZ 85038-9018
14371387	+Capitol One, PO Box 4360, Houston TX 77210-4360
14371384	+Great Lakes Higher Education Corp, 2401 International Lane, Madison, WI 53704-3192
14371383	PGW, Po Box 11700, Philadelphia, PA 17101-4700
14371385	PHEAA, 1200 N.7th Street, Harrisburg, PA 17102-1444
14369198	+Robert D. Steinberg, Esq., Willig, Williams & Davidson, 1845 Walnut Street, 24th Floor,
	Philadelphia, PA 19103-4708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Aug 22 2019 03:00:53 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2019 03:00:40
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 22 2019 03:00:48 U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 22 2019 03:08:34
	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
	Oklahoma City, OK 73118-7901
cr	+E-mail/PDF: gecsed@recoverycorp.com Aug 22 2019 03:08:34 Synchrony Bank,
	c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14371380	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 22 2019 03:00:48
	Bayview Loan Servicing LLC, 4425 Ponce DeLeon Blvd, 5th Floor,
	Coral Gables, FL 33146-1837
14371688	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 22 2019 03:08:34
	Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
	4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14371382	+E-mail/PDF: creditonebknottifications@resurgent.com Aug 22 2019 03:09:03 Credit One Bank,
	PO Box 60500, City of Industry, CA 91716-0500
14370073	+E-mail/PDF: gecsed@recoverycorp.com Aug 22 2019 03:08:34 Synchrony Bank,
	c/o PRA Receivables Management, LLC, attn: Valerie Smith, PO Box 41021,
	Norfolk, VA 23541-1021
14369367	+E-mail/PDF: gecsed@recoverycorp.com Aug 22 2019 03:09:30 Synchrony Bank,
	c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
	TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

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Page 2 of 2  
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Date Rcvd: Aug 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company bkgroup@kmlawgroup.com  
ROBERT D. STEINBERG on behalf of Debtor Jennifer Renee Ballard rsteinberg@wwdlaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: JENNIFER RENEE BALLARD, : Chapter 13**  
:  
**Debtor : Bky. No. 19-14930 ELF**

**ORDER**

**AND NOW, WHEREAS:**

- A. 11 U.S.C. §109(h)(1) requires that an individual may not be a debtor in a bankruptcy case unless, within the 180 day period before the filing of the bankruptcy petition, the individual has received an individual or group briefing from an approved nonprofit budget and credit counseling agency as described in 11 U.S.C. §111(a).
- B. 11 U.S.C. §109(h)(3) provides that a debtor may be exempted temporarily from the requirements of 11 U.S.C. §109(h)(1) for a thirty (30) day period after the filing of the petition if the debtor submits a Certification which satisfies the requirements of 11 U.S.C. §109(h)(3)(A)(i), (ii) and (iii).
- C. 11 U.S.C. §109(h)(4) provides that, after a notice and hearing, the court may determine that the requirements of 11 U.S.C. §109(h)(1) shall not apply to a debtor because of incapacity, disability, or active military duty in a military combat zone.
- D. The court held a hearing to consider whether the Debtor is eligible to be a debtor in this bankruptcy proceeding under title 11 of the U.S. Code.
- E. For the reasons stated in court, the Debtor filed the bankruptcy petition in this case without receiving a prepetition credit briefing as required by 11 U.S.C. §109(h)(1), has not filed a Certification which satisfies the requirements of 11 U.S.C. §109(h)(3)(A)(i), (ii) and (iii) and has not made a request for a determination under 11 U.S.C. §109(h)(4), and therefore, is not eligible to be a bankruptcy debtor,

It is therefore **ORDERED** that the above captioned bankruptcy case is **DISMISSED**.

**Date: August 20, 2019**



**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**